

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: MARK A. WHITE	§	Case No. 09-75676
WILLEANA WHITE	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/28/2009.
- 2) The plan was confirmed on 03/05/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/02/2013.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,650.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,383.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 19,080.99	
Less amount refunded to debtor	\$ 180.99	
<b>NET RECEIPTS</b>		<b>\$ 18,900.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,400.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,052.98	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,452.98</b>
Attorney fees paid and disclosed by debtor:	\$ 100.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	3,400.00	0.00
BENEFICIAL ILLINOIS D/B/A	Sec	0.00	11,878.85	0.00	0.00	0.00
CITIMORTGAGE INC	Sec	0.00	17,118.00	0.00	0.00	0.00
HEIGHTS FINANCE	Sec	900.00	900.00	900.00	900.00	26.09
HEIGHTS FINANCE	Uns	893.00	493.99	493.99	173.63	0.00
ADVANCE AMERICA	Uns	800.00	NA	NA	0.00	0.00
AFFINITY CREDIT SERVICES	Uns	330.00	984.88	984.88	346.16	0.00
ALL CREDIT LENDERS	Uns	2,982.00	616.94	616.94	216.84	0.00
APPLIED BANK	Uns	2,724.00	2,724.52	2,724.52	957.60	0.00
BENEFICIAL ILLINOIS INC	Uns	11,150.00	10,560.49	10,560.49	3,711.75	0.00
THE BUREAUS INVEST GROUP	Uns	1,083.00	1,109.48	1,109.48	389.95	0.00
CAPITAL ONE BANK USA NA	Uns	1,477.00	1,477.39	1,477.39	519.27	0.00
CAPITAL ONE BANK USA NA	Uns	1,616.00	1,000.42	1,000.42	351.62	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,020.00	1,020.27	1,020.27	358.60	0.00
MUTUAL MANAGEMENT SERVICES	Uns	1,100.00	1,097.04	0.00	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	734.00	708.74	708.74	249.11	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,548.00	2,548.06	2,548.06	895.58	0.00
HEIGHTS FINANCE	Uns	1,800.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MIDLAND CREDIT MANAGEMENT	Uns	1,492.00	1,574.16	1,574.16	553.28	0.00
MERRICK BANK	Uns	3,664.00	3,664.09	3,664.09	1,287.84	0.00
ROCKFORD MERCANTILE AGENCY	Uns	116.00	177.40	177.40	62.35	0.00
SECURITY FINANCE	Uns	900.00	937.93	937.93	329.66	0.00
SECURITY FINANCE	Uns	500.00	NA	NA	0.00	0.00
VERIZON	Uns	335.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	2,108.00	2,696.93	2,696.93	947.90	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	3,679.00	3,679.47	3,679.47	1,293.25	0.00
WELLS FARGO FINANCIAL	Uns	870.00	877.75	877.75	308.50	0.00
CAPITAL ONE BANK USA NA	Uns	0.00	1,616.18	1,616.18	568.04	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 900.00	\$ 900.00	\$ 26.09
<b>TOTAL SECURED:</b>	\$ 900.00	\$ 900.00	\$ 26.09
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 38,469.09	\$ 13,520.93	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,452.98	
Disbursements to Creditors	\$ 14,447.02	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,900.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/28/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.